

Message Text

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PAGE 01 KUWAIT 04719 211342Z
ACTION CPR-01

INFO OCT-01 NEA-10 ISO-00 L-03 JUSE-00 OPR-02 A-01
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FM AMEMBASSY KUWAIT
TO SECSTATE WASHDC 8825

UNCLAS KUWAIT 4719

DEPT FOR PROTOCOL

E.O. 11652: N/A
TAGS: PDIP
SUBJECT: AUTO LIABILITY INSURANCE REQUIREMENTS: KUWAIT

REF: STATE 189095

A. KUWAIT LAW REQUIRES ALL AUTOMOBILES (EXCEPT CERTAIN KUWAITI OFFICIAL VEHICLES) TO BE COVERED BY THIRD PARTY INSURANCE BEFORE THE TRAFFIC DEPARTMENT AUTHORITIES WILL REGISTER THE VEHICLE. EMBASSIES AND PERSONS ON THE DIPLOMATIC LIST ARE NOT RPT NOT EXEMPT FROM THIS REQUIREMENT.

B. BY LAW, ALL THIRD PARTY INSURANCE IS UNLIMITED LIABILITY. THERE ARE MINIMUM PAYMENTS MANDATED FOR CERTAIN EVENTS. FOR EXAMPLE, DEATH TO A THIRD PARTY REQUIRES A MINIMUM PAYMENT OF \$21,000. LESSER AMOUNTS ARE STIPULATED FOR INJURY AND PERMANENT DISABILITIES. INSURANCE COMPANIES WILL USUALLY MAKE PAYMENTS FOR THE MINIMUM AMOUNTS TO THE INJURED PARTY AS SOON AS A POLICE REPORT IS PRESENTED. GREATER PAYMENTS REQUIRE A COURT JUDGEMENT, ALTHOUGH COMPANIES SOMETIMES NEGOTIATE HIGHER PAYMENTS WITH PARTIES WHO INDICATE THAT THEY WILL INITIATE A COURT ACTION.

C. NA
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D. NA
E. LOCAL LAW DOES NOT PERMIT AN INJURED PARTY TO SUE AN INSURANCE COMPANY DIRECTLY. THEY MUST SUE THE OTHER PARTY. IN THE CASE OF DIPLOMATS, THIS WOULD BE IMPOSSIBLE. HOWEVER, IN ORDER TO OBTAIN THE MINIMUM PAYMENT THEY MUST ONLY PRESENT A COPY OF THE POLICE REPORT TO THE INSURANCE COMPANY. SHOULD THE INJURED PARTY WISH TO SUE A DIPLOMAT

TO FORCE MORE THAN THE MINIMUM PAYMENT BY HIS INSURANCE COMPANY, THAT WOULD BE IMPOSSIBLE IN ABSENCE OF WAIVER OF DIPLOMATIC IMMUNITY.

FYI. KUWAIT HAS A SORT OF "NO FAULT" INSURANCE SYSTEM.

IN THE CASE OF PROPERTY DAMAGES, THE INSURANCE COMPANY OF THE GUILTY PARTY (AS DETERMINED BY THE POLICE REPORT AND/OR COURT) PAYS FOR ANY REPAIRS, REPLACEMENT, ETC. HOWEVER, IN THE CASE OF PERSONAL INJURY DEATH, ETC., THE INSURANCE COMPANY OF THE OPPOSITE PARTY PAYS REGARDLESS OF THE FINDING OF FAULT OR LACK THEREOF.

F. N/A

G. NA

H. DIPLOMATIC PERSONNEL HAVE NO PROBLEM PURCHASING THIRD PARTY AUTOMOBILE LIABILITY INSURANCE.

I. DIPLOMATS OFTEN GET DISCOUNTS.

J. THE SAME CONTRACT IS USED FOR DIPLOMATS AS FOR NON-DIPLOMATS. SAMPLE CONTRACT OF KUWAIT INSURANCE CO. OUCHED TO PROTOCOL.

K. NO

L. NO

M. YES. THERE HAVE BEEN NO INCIDENTS IN RECENT MEMORY. THE INSURANCE EXECUTIVE WHOM WE INTERVIEWED COULD NOT REMEMBER ANY EITHER.

N. NO.

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Message Attributes

Automatic Decaptioning: X
Capture Date: 01-Jan-1994 12:00:00 am
Channel Indicators: n/a
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Concepts: INSURANCE, DIPLOMATIC PRIVILEGES, AUTOMOBILES
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Copy: SINGLE
Sent Date: 21-Aug-1977 12:00:00 am
Decaption Date: 01-Jan-1960 12:00:00 am
Decaption Note:
Disposition Action: n/a
Disposition Approved on Date:
Disposition Case Number: n/a
Disposition Comment:
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Disposition Event:
Disposition History: n/a
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Drafter: n/a
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Film Number: D770302-0135
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From: KUWAIT
Handling Restrictions: n/a
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ISecure: 1
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